## REMARKS

In the final Office Action,[1] the Examiner rejected claims 9 and 14 under 35 U.S.C.

§ 103(a) as being unpatentable over U.S. Patent No. 5,537,314 to Kanter ("*Kanter*") in

view of U.S. Patent No. 6,594,640 to Postrel ("*Postrel*") and U.S. Publication No.

2003/0070080 to Rosen ("*Rosen*"). Applicant respectfully traverses the rejection,

because a *prima facie* case of obviousness has not been established.

Claim 9 recites a point transfer dealer system comprising, for example, "a point

redemption system for receiving first data encrypted using a public key of the point

redemption system from the customer, the first data comprising a user registration

request and second data, the second data being encrypted using a private key of the

customer."

*Kanter* and *Postrel* fail to disclose "first data encrypted using a public key . . . ,

the first data comprising . . . second data . . . encrypted using a private key," as recited

in claim 9. The Examiner attempts to cure the deficiencies of *Kanter* and *Postrel* with

*Rosen*, stating, "Rosen does disclose double encryption" in paragraphs [0784] and

[1757]. Final Office Action at 13. *Rosen*, however, does not disclose "first data

encrypted using a public key . . . , the first data comprising <u>a user registration request</u>

and second data, the second data being encrypted using a private key," as recited in

claim 9 (emphasis added). In other words, even assuming that *Rosen* discloses double

encryption, i.e., data encrypted with a first key comprising data encrypted with a second

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[1] The Office Action contains a number of statements reflecting characterizations of the related art and the claims. Regardless of whether any such statement is identified herein, Applicant declines to automatically subscribe to any statement or characterization in the Office Action.

key, *Rosen* fails to disclose data encrypted with a first key comprising data encrypted with a second key as well as data <u>not</u> encrypted with the second key.

As claimed, the encrypted first data comprises the user registration request that is <u>not</u> encrypted by the private key of the customer and the second data that is encrypted by the private key of the customer.

*Rosen* discloses: "[A] message[] between money module A and money module B [is] . . . encrypt[ed] .. . with session key (MM/MM) . . . . The message is then double encrypted by session key (MM/TA) . . . . [Then,] the message is decrypted by session key (MM/TA). . . . [Then,] the message is double encrypted by session key (TA/TA)." *Rosen*, para. [0784]; *see also* para. [1757]. Therefore, in *Rosen*, the message is first encrypted with a first session key and then doubly encrypted using a second session key. Accordingly, the doubly encrypted data in *Rosen* contains only the original message that has been encrypted with the first session key, but does not contain any data that has not been encrypted by the first session key. Therefore, *Rosen* fails to disclose "first data encrypted using a public key . . . , the first data comprising a user registration request [not encrypted using a private key of the customer] and second data . . . encrypted using a private key of the customer," as recited in claim 9.

For at least the foregoing reasons, *Rosen* fails to disclose or suggest the claimed point redemption system of claim 9. Therefore, *Rosen* fails to cure the deficiencies of *Kanter* and *Postrel*. Thus, no *prima facie* case of obviousness has been established with respect to claim 9. Claim 14, although different in scope from claim 9, is allowable for at least reasons similar to those given for claim 9. Accordingly,

Applicant respectfully requests the Examiner to reconsider and withdraw the rejection of claims 9 and 14 under 35 U.S.C. § 103(a).

Applicant respectfully requests the Examiner to enter this Amendment under 37 C.F.R. § 1.116, placing claims 9 and 14 in condition for allowance. Applicant submits that the proposed amendments of claims 9 and 14 do not raise new issues or necessitate the undertaking of any additional search of the art by the Examiner. Therefore, this Amendment should allow for immediate action by the Examiner.

Applicant further submits that the entry of the amendments would place the application in better form for appeal, should the Examiner dispute the patentability of the pending claims.

In view of the foregoing, Applicant respectfully requests reconsideration of this application and the timely allowance of the pending claims.

Please grant any extensions of time required to enter this response and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

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